

Mini Fleet

At NIG, we're proud to have over 100 years' experience in underwriting commercial motor risks and we understand the needs of your clients.

Our updated Motor Fleet Policy has been redesigned and includes new extensions and increased policy limits.

Benefits

- Legal Expenses, covering uninsured losses as standard
- New Replacement Vehicle (where damage exceeds 50% of the market value)
- Motor Vehicle Lock Replacement
- Misfuelling with a reduced £50 excess where no damage has occurred
- Foreign Use: policy cover is extended to the EEA as standard for free up to 30 days
- Personal Accident Benefits up to £10,000 per person
- Medical Expenses £500 per person up to £2,000 for any one accident
- Personal Belongings covered up to £500

Covers Available

- Flexible driver options with age restriction discounts
- Facility to include forklift trucks and trailers on comprehensive cover
- Facility to accept previously NCB rated risks
- Risks that have robust management controls in place will be rewarded with discounts

Preferred Risks

- Risks primarily consisting of private cars
- Businesses in operation for 3 or more years
- Low road exposure trades
- Tradesman or professionals trade sectors
- Businesses or vehicles based outside of main cities
- Fleets that can be restricted to drivers over 30
- Previously fleet rated risks with a good claims experience
- Risks with a stable workforce and conviction free drivers

Key Selling Points

- Straightforward online quotes, mid term adjustments and renewals
- New and enhanced policy extensions such as Misfuelling and New Replacement Vehicle
- Increased policy limits
- Over 2,500 auto-rated trades accepted online without referral
- Motor Insurance Database (MID) updated on behalf of the policyholder
- Option to add Green Flag UK or European breakdown cover
- Limits are now shown clearly in the policy wording

Sections Available Under Comprehensive

- | | |
|-------------------------------|---------------------------|
| 1. Accidental Damage | 8. Windscreen or Window |
| A. Fire & Theft | 9. Foreign Use |
| 2. Liability to Others | 10. Trailers |
| 3. Legal Costs | 11. Unauthorised Movement |
| 4. Personal Accident Benefits | 12. Unauthorised Drivers |
| 5. Emergency Treatment | 13. Principals' Indemnity |
| 6. Medical Expenses | 14. Motor Legal Expenses |
| 7. Personal Belongings | |

NIG Risk Assist for Motor Fleet

- A comprehensive range of online tools to help manage and reduce risks in your business 24/7 including Health & Safety assessments, a virtual HR department, business continuity guidance, e-Learning and Ask the Expert service
- The Driving Risk system helps fleet owners assess the risks of work-related road safety and suggests remedial actions to manage Occupational Road Risk
- Provides a set of guides, checklists and templates to ensure legal compliance
- Online Driver Audit manager allows drivers to complete individual audits and upload them to a central system for monitoring purposes
- Helps to reduce the risk of driving-related injuries and ill health among employees

Access to Direct Line Group Auto Services

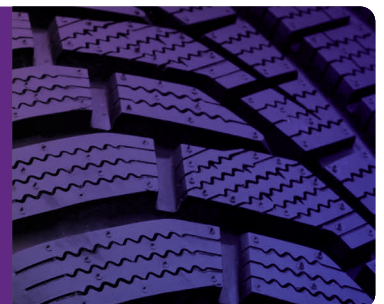
- Free collection and delivery of damaged vehicle on a low loader (no additional mileage added to the vehicle)
- 5 year guarantee on repairs. We also match manufacturer warranties if longer than five years
- PAS 125 Kitemark Accreditation
- Manufacturers parts used on vehicles under three years old (excluding lights)
- Manufacturers approved parts (SEL and Autoclimate Q-Part range which fully meets manufacturers specifications) used on vehicles over three years old
- Delivery of a courtesy vehicle (subject to availability) for the duration of the repair
- 24-hour nationwide coverage for windscreens. Using our approved suppliers listed on nig.com/claims reduces your minimum windscreen excess
- For total loss claims our handlers use a Damage Evaluation Calculator to speed up the settlement process

Why NIG?

- We specialise in insurance for UK commercial businesses only
- Established over 125 years, since 1894 – a company you can trust
- eTrading expertise - we have a dedicated Mini Fleet team within our eTrade Centre in Peterborough
- Financially secure – Moody's A1 rated insurer
- Brokers and clients can claim online
- A competitive edge – one quote to market principal

For more information visit nig.com

Speak to your Senior Business Development Manager or contact your local Underwriter.



nig.com

NIG Mini Fleet breakdown cover is provided by Green Flag and underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales, Company No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

